UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF VIRGINIA Richmond Division

In re:

JAMES HENRY CALL TERRIE MACE CALL, Case No. 13-30686-KRH

(Chapter 13)

Debtor.

CITIFINANCIAL, INC. D/B/A CITIFINANCIAL, INC. (WV),

Ref. Dkt. #58

Movant,

VS.

JAMES HENRY CALL
TERRIE MACE CALL and
SUZANNE E. WADE, Trustee.

Respondents,	
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ORDER GRANTING RELIEF FROM STAY

Upon consideration of the motion of CitiFinancial, Inc. d/b/a CitiFinancial, Inc. (WV) ("Movant"), to modify the stay, the Notice of Default having not been cured and the Notice of Non-Payment having been filed; it is

ORDERED that the automatic stay imposed by 11 U.S.C. §362 is modified to permit the movant and its successors and assigns to enforce the lien of its deed of trust as it pertains to the real property located at 10803 Timberun Road, Chesterfield, VA 23832, and it is more particularly described as follows:

Kathryn Smits, Bar #77337 ksmits@atlanticlawgrp.com Hugh J. Green, Bar #86687 hgreen@atlanticlawgrp.com Atlantic Law Group, LLC PO Box 2548 Leesburg, Virginia 20177 (703) 777-7101 ALL THAT CERTAIN PARCEL OF LAND IN, CHESTERFIELD COUNTY, COMMONWEALTH OF VA.AS MORE FULLY DESCRIBED IN BOOK 1811 PAGE 1294
, BEING KNOWN AND DESIGNATED AS LOT 35, BLOCK M, SECTION 6 GREAT CAKS SUBDIVISIONFIELD IN PLAT BOOK 48, PAGE 66, DATED 12/18/1984.

BEING THE SAME FEE SIMPLE PROPERTY CONVEYED BY DEED FROM SOUTH OAK CONSTRUCTION CO., INC TO JAMES H.CALL AND TERRIE M. CALL HUSBAND AND WIFE TENANCY BY ENTIRETY, DATED 10/31/1986 RECORDED ON 11/05/1986 IN BOOK 1294 IN CHESTERFIELD COUNTY RECORDS, COMMONWEALTH OF VA.

which has the address of 10803 TIMBERUN ROAD
Virginia 23832 (herein "Property Address");

CHESTERFIELD

which relief shall extend to the purchaser at the foreclosure sale to allow the purchaser to take such action under state law, as may be necessary, to obtain possession of the property.

DONE at Richmond, Virginia, this _____ day of ______, 2016. Jan 26 2016

/s/ Kevin R. Huennekens

Kevin R. Huennekens U.S. Bankruptcy Court Judge

Entered on Docket: Jan 27 2016

I ASK FOR THIS:

/s/ Kathryn Smits

Kathryn Smits, Bar #77337 ksmits@atlanticlawgrp.com Hugh J. Green, Bar #86687 hgreen@atlanticlawgrp.com Attorneys for the Movant Atlantic Law Group, LLC PO Box 2548 Leesburg, Virginia 20177 (703) 777-7101

CERTIFICATION

The undersigned certifies that the foregoing Order Granting Relief from Stay is substantially in compliance with Administrative Order 10-2 and the proposed Order has been served upon all necessary parties including James Henry Call and Terrie Mace Call, 10803 Timber Run Road, Chesterfield, VA 23832; Richard James Oulton, America Law Group, Inc., 8501 Mayland Dr., Suite 106, Henrico, VA 23294; and Suzanne E. Wade, P.O. Box 1780, Richmond, VA 23218-1780 on the 19 of January, 2016.

<u>/s/ Kathryn Smits</u>
Kathryn Smits, Esquire
Hugh J. Green, Esquire

The Clerk shall mail a copy of the entered Order to the following:

Kathryn Smits, Esquire Hugh J. Green, Esquire Attorneys for Movant Atlantic Law Group, LLC PO Box 2548 Leesburg, Virginia 20177

James Henry Call Terrie Mace Call 10803 Timber Run Road Chesterfield, VA 23832 Debtor

Richard James Oulton, Esquire America Law Group, Inc. 8501 Mayland Dr. Suite 106 Henrico, VA 23294 Attorney for the Debtors

Suzanne E. Wade, Trustee P.O. Box 1780 Richmond, VA 23218-1780

Case 13-30686-KRH Doc 85 Filed 01/29/16 Entered 01/30/16 00:31:57 Desc Imaged

Certificate of Notice Page 4 of 4 United States Bankruptcy Court Eastern District of Virginia

In re: James Henry Call Terrie Mace Call Debtors Case No. 13-30686-KRH Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7 User: bullockn Page 1 of 1 Date Rcvd: Jan 27, 2016

Form ID: pdford1 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2016.

db/jdb +James Henry Call, Terrie Mace Call, 10803 Timber Run Road, Chesterfield, VA 23832-7060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2016 at the address(es) listed below:

Kathryn E. Smits on behalf of Creditor CitiFinancial, Inc. D/B/A CitiFinancial, Inc.

ksmits@atlanticlawgrp.com

Richard James Oulton on behalf of Plaintiff Terrie Mace Call 2debtlawgroup@gmail.com,

 $the debtlaw group \verb|mail@gmail.com|| DLG Hearings@gmail.com|| jkrumbein@krumbeinlaw.com|| the debtlaw group mail@gmail.com|| debtlaw group mail@gmail@gmail.com|| debtlaw group mail@gm$

Richard James Oulton on behalf of Debtor James Henry Call 2debtlawgroup@gmail.com,

thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;jkrumbein@krumbeinlaw.com
Richard James Oulton on behalf of Plaintiff James Henry Call 2debtlawgroup@gmail.com,

thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;jkrumbein@krumbeinlaw.com

Richard James Oulton on behalf of Joint Debtor Terrie Mace Call 2debtlawgroup@gmail.com,

thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;jkrumbein@krumbeinlaw.com

Sara A. John on behalf of Creditor Santander Consumer USA Inc., servicer for CitiFinancial

Auto sara_john@eppspc.com

Suzanne E. Wade ecfsummary@chl3ricva.com, trustee@chl3ricva.com

TOTAL: 7